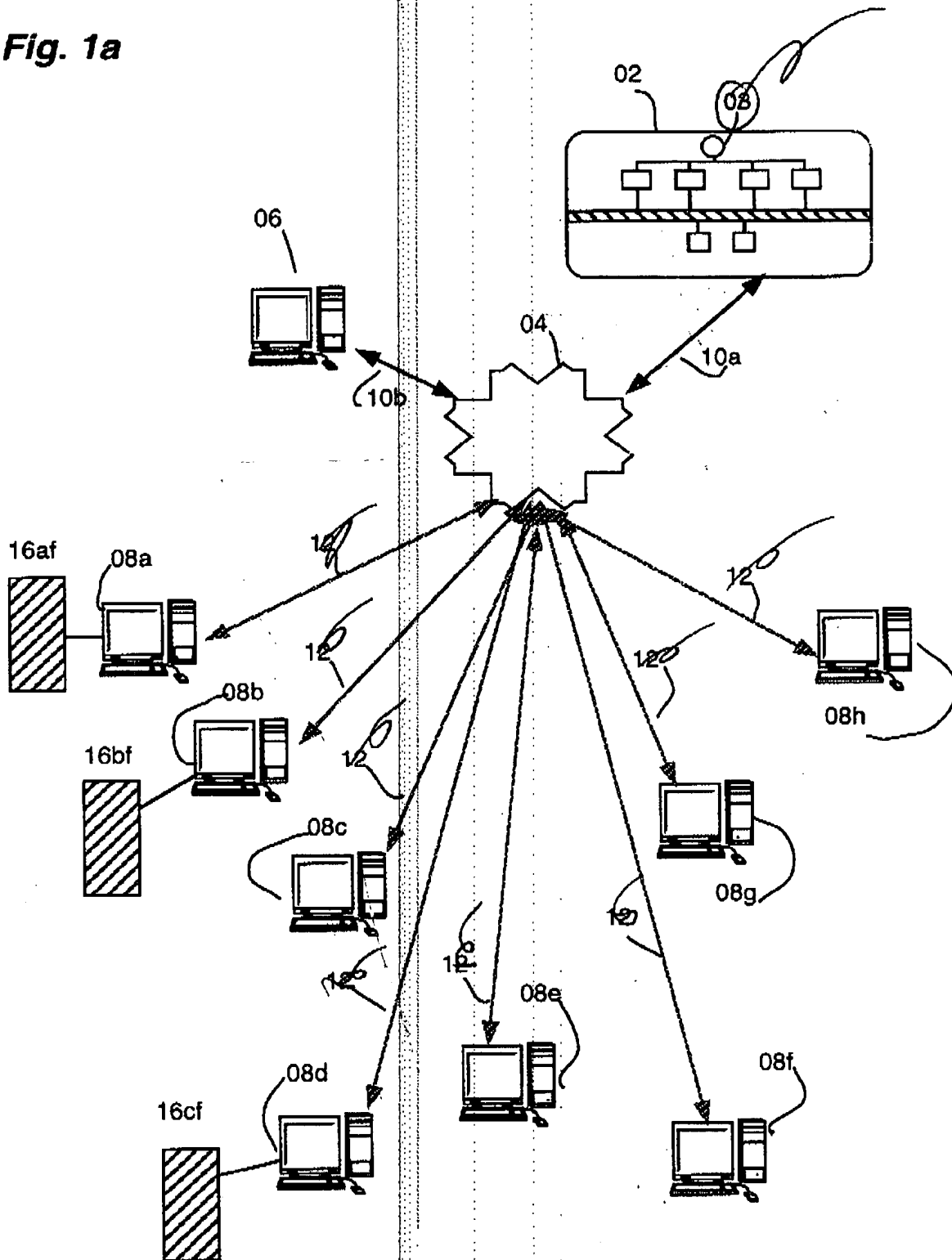


Fig. 1a



Approved
SMD
3/16/2000

*case 3/16/2008
ms
stretch*

Seller Processes Sponsor Processes Buyer Processes

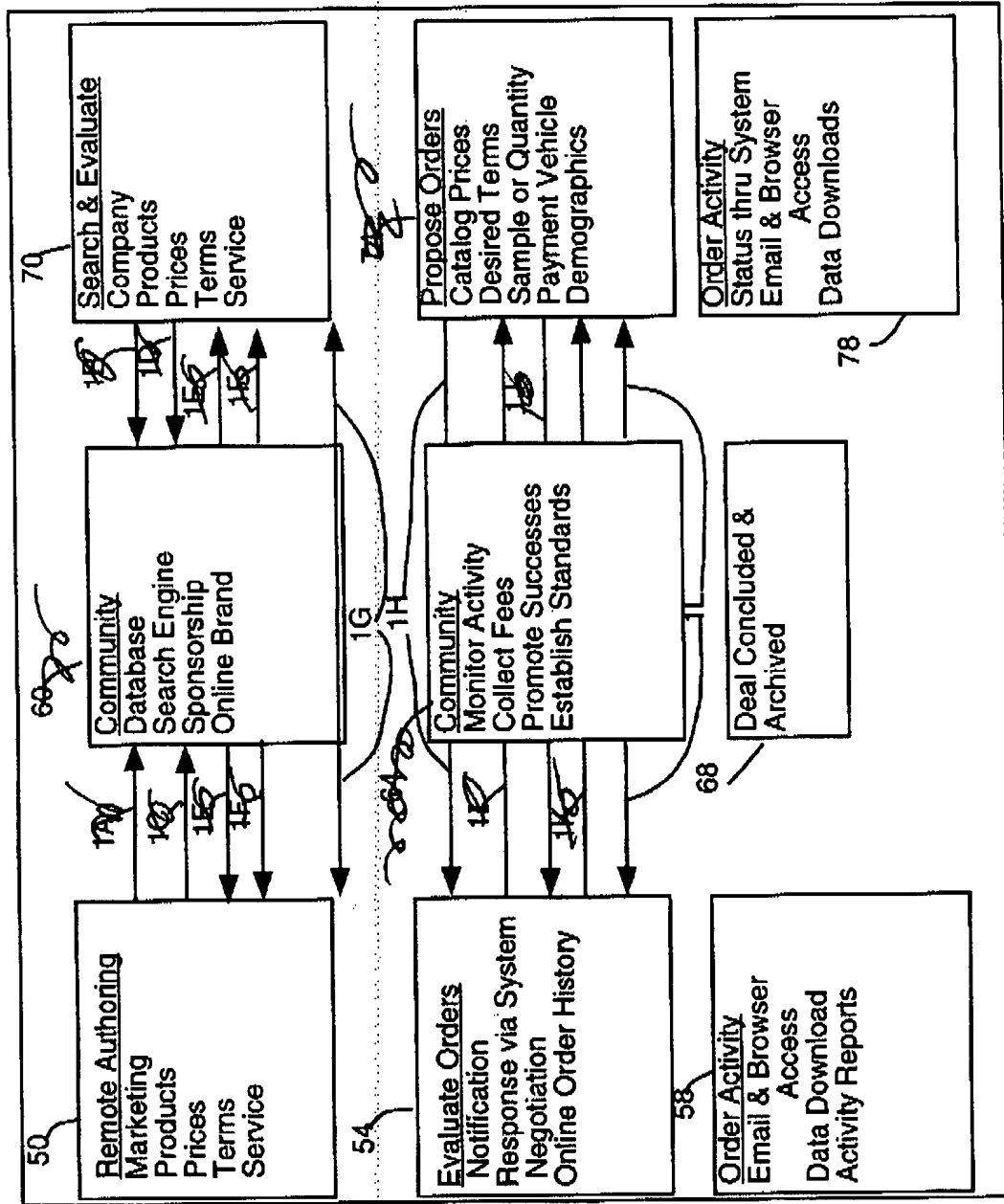


Fig. 19